

In re VALERIE L. GERNHARDT

Debtor(s) Case No. 14-13484-SR

AMENDED CHAPTER 13 PLAN

*(If this form is used by joint debtors wherever the word "debtor" or words referring to debtor are used they shall be read as if in the plural.)*

1. TOTAL BASE PLAN: \$57,901.12 –TIERED FUNDING: Debtor has paid \$11,281.34 to date. The future earnings of the debtor are submitted to the supervision and control of the trustee and the debtor shall pay to the trustee the sum of **\$1,371.17 monthly** for the remaining **34** months beginning with their payment due July 30, 2016.
2. From the payments so received, the trustee shall make disbursements as follows:
  - (a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. § 507.
    1. Trustee Fees- Percentage fees payable to the trustee will be paid at the rate fixed by the United States Trustee, not to exceed 10%.
    2. Attorney Fees- In addition to the retainer of \$1,200.00 already paid by the debtor, the amount of **\$2,000.00** in the plan.
  - (b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:
    1. **\$15,794.51** to Bank of America (now Wilmington Savings Fund Society) for arrears on mortgage on home per POC No. 4-1. Debtor to resume monthly mortgage payments outside of Plan.
    2. **\$11,058.64** to Flagship Credit Acceptance for balance on auto loan (\$9,707.72) plu 5.25% interest (\$1,350.92). Total loan balance including interest to be paid through Chapter 13 Plan.
    3. **\$22,712.05** to Wilmington Savings Fund Society for post-petition mortgage arrears per stipulation signed on June 7, 2016 between debtor and Wilmington Savings Fund Society.
  - (c) Subsequent to – pro rata dividends to secured creditors, dividends to unsecured creditors whose claims are duly allowed as follows:

Remaining disposable income to be distributed pro rata to unsecured creditors who file timely Proofs of Claim up to the value of debtor's non-exempt equity.
3. The following executory contracts of the debtor are rejected:

Title to the debtor's property shall revert in the debtor on confirmation of a plan -- upon dismissal of the case after confirmation pursuant to U.S.C. § 350.

Date: 7/12/16

/s/Paul H. Young  
Paul H. Young, Esquire